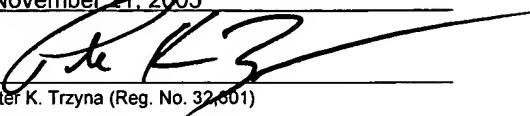


I hereby certify that this correspondence is being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to MS: Fee Amendment, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below.

Date: November 21, 2005

Signed: 

Peter K. Trzyna (Reg. No. 32,601)

PATENT

Paper No.

File: Graff-P2-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : GRAFF, Richard A.
Serial No. : 10/719,474
Filed : November 21, 2003
For : NON-DEBT FUNDING SYSTEM FOR HOME FINANCE
Group Art Unit : 3621
Examiner : VIG, Naresh

Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE

SIR :

In response to the Office Action mailed 20 June 2005, in the above-referenced patent application, please enter the following amendment and reconsider the application in view of the amendment and the remarks set forth below. It is believed that no new matter has been added.